

A M E N D M E N T S t o t h e C L A I M S

A detailed listing of all claims that are, or were, in the present application is provided below. The status of each claim is identified. Markings indicate changes that have been made to any claims being currently amended by this Amendment.

1. (Currently Amended) A billing statement comprising:
 - a description of a transaction; and
 - an offer pointer associated with the transaction,wherein the offer pointer comprises information for use ~~that may be used~~ to review an offer.
2. (Original) A billing statement according to Claim 1, wherein the billing statement comprises a printed document.
3. (Original) A billing statement according to Claim 1, wherein the billing statement comprises viewable electronic data.
4. (Original) A billing statement according to Claim 1, wherein the offer pointer comprises a Uniform Resource Locator.
5. (Original) A billing statement according to Claim 4, wherein the offer pointer further comprises a code for submission to a website referenced by the Uniform Resource Locator.

6. (Original) A billing statement according to Claim 5, wherein the code is associated with the offer.

7. (Original) A billing statement according to Claim 1, wherein the offer pointer comprises a telephone number.

8. (Original) A billing statement according to Claim 7, wherein the offer pointer further comprises a code.

9. (Original) A billing statement according to Claim 8, wherein the code is associated with the offer.

10. (Original) A billing statement according to Claim 1, wherein the offer pointer is not an offer.

11. (Original) A billing statement according to Claim 1, wherein the transaction is one of a plurality of transactions described in the billing statement.

12. (Original) A billing statement according to Claim 1, wherein a plurality of transactions are described in the billing statement, and wherein the offer pointer is associated with more than one of the plurality of transactions.

13. (Original) A billing statement according to Claim 1, wherein the offer is an offer to reduce an amount owed associated with the transaction.

14. (Original) A billing statement according to Claim 1, wherein the offer is an offer to reduce an interest rate on an amount owed.

15. (Original) A billing statement according to Claim 1, wherein the offer is an offer to extend a due date by which a minimum due amount is due.

16. (Original) A billing statement according to Claim 1, wherein the offer is an offer to eliminate a minimum due amount.

17. (Currently Amended) A billing statement according to Claim 1, further comprising:

a second description of a second transaction; and

a second offer pointer associated with the second transaction,

wherein the second offer pointer includes second information for use ~~that may be used~~ to review a second offer.

18. (Original) A billing statement according to Claim 17, wherein the second offer is identical to the first offer.

19. (Original) A billing statement according to Claim 1, wherein the offer pointer is located adjacent to the description.

20. (Original) A billing statement comprising:
a description of a transaction; and
an offer associated with the transaction,
wherein the offer is an offer to reduce an amount owed associated with the transaction.

21. (Original) A billing statement according to Claim 20, wherein the billing statement comprises a printed document.

22. (Currently Amended) A billing statement according to Claim 20, wherein the billing statement comprises viewable electronic [da] data.

23. (Original) A billing statement according to Claim 20, further comprising an offer pointer associated with the transaction.

24. (Original) A billing statement according to Claim 23, wherein the offer pointer comprises a Uniform Resource Locator.

25. (Original) A billing statement according to Claim 24, wherein the offer pointer further comprises a code.

26. (Original) A billing statement according to Claim 25, wherein the code is associated with the offer.

27. (Original) A billing statement according to Claim 23, wherein the offer pointer comprises a telephone number.

28. (Original) A billing statement according to Claim 27, wherein the offer pointer further comprises a code.

29. (Original) A billing statement according to Claim 28, wherein the code is associated with the offer.

30. (Original) A billing statement according to Claim 20, wherein the transaction is one of a plurality of transactions described in the billing statement.

31. (Currently Amended) A billing statement according to Claim 20, wherein a plurality of transactions are described in the billing statement, and wherein the offer is associated with more than one of the plurality of transactions.

32. (Original) A billing statement according to Claim 20, further comprising:
a second description of a second transaction; and
a second offer associated with the second transaction,

wherein the second offer is an offer to reduce an amount owed associated with the second transaction.

33. (Original) A billing statement according to Claim 32, wherein the second offer is identical to the first offer.

34. (Original) A billing statement according to Claim 20, wherein the offer is located adjacent to the description.

35. (Original) A billing statement according to Claim 20, wherein the amount owed is equal to a minimum payment due.

36. (Original) A billing statement according to Claim 20, wherein the amount owed is equal to a cost of the transaction.

37. (Original) A billing statement according to Claim 20, wherein the amount owed is equal to a total amount owed described in the billing statement.

38. (Currently Amended) A method comprising:
generating a billing statement including a description of a transaction; and
determining an offer pointer associated with the transaction,
wherein the offer pointer includes information for use ~~that may be used~~ to review an offer.

39. (Currently Amended) A method comprising:
generating a billing statement including a description of a transaction; and
determining an offer associated with the transaction,
wherein the offer is an offer to reduce an amount owed associated with the transaction.

40. (Currently Amended) A method comprising:
receiving transaction information;
determining an offer pointer based on the transaction information, the offer pointer including information for use ~~that may be used~~ to review an offer; and
transmitting the offer pointer to a customer via a billing statement.

41. (Currently Amended) A method comprising:
receiving transaction information;
determining an offer based on the transaction information;
determining an offer pointer, the offer pointer including information for use ~~that may be used~~ to review the offer; and
transmitting the offer pointer to a customer via a billing statement.

42. (Original) A method comprising:

receiving from a customer an offer pointer associated with a transaction on a billing statement; and

transmitting an offer to the customer, the offer being associated with the offer pointer.

43. (Original) A method comprising:

receiving a request from a customer to review an offer associated with a transaction on a billing statement, the offer to reduce an amount owed by the customer;

transmitting the offer to the customer; and

determining a new amount owed by the customer if the offer is accepted by the customer.